

FOR IMMEDIATE RELEASE

20 September, 2002

PUBLIC NOTICE #2002-38

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The California Department of Insurance's San Francisco Viewing Room is fully operational again.

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1996, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-33123	0626	ACE AMERICAN INS. CO.	PERS	ALLIED LINES	RULE CHANGE	DISASTER PROTECTION PLAN	
02-33131	0000	ALASKA NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-33001	0553	AMERICAN & FOREIGN INS. CO.	COMM	FIDELITY	RATE & FORM	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33041	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-33134	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	PERS	EARTHQUAKE	FORMS	HOMEOWNERS	
02-33135	0108	AMERICAN PROTECTION INS. CO.	PERS	EARTHQUAKE	FORMS	HOMEOWNERS	
02-33311	0164	ATHENA ASSURANCE CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	ATHENA TRANSPORTATION	3.50%
02-33212	0000	AXA ART INS. CORP	PERS	INLAND MARINE	RATE	VALUABLE ARTICLES & COLLECTIBLES	
02-33222	0000	AXA ART INS. CORP	PERS	INLAND MARINE	RATE	FINE ART	
02-33231	0000	AXA ART INS. CORP	COMM	INLAND MARINE	RATE	FINE ART	
02-33063	0000	BANCINSURE, INC.	COMM	OTHER LIABILITY	NEW PROGRAM	MORTGAGE IMPAIRMENT PROGRAM	0.00%
02-33154	0218	CONTINENTAL CASUALTY CO.	COMM	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT	0.00%
02-33126	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	RATE	SMP-ARTISAN CONTRACTORS	21.06%
02-33021	0831	DOCTORS' CO., AN INTERINS. EXCHANGE (THE)	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-PHYSICIANS, SURGEONS & ANCILLARY HEALT	6.10%
02-33191	1120	EVEREST NATIONAL INS. CO.	COMM	FIRE	RATE	LANDSCAPE CONTRACTORS	16.60%
02-33181	1120	EVEREST NATIONAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	LANDSCAPE CONTRACTORS	10.00%
02-33081	0140	FARMLAND MUTUAL INS. CO.	COMM	FIRE	FORMS	NONE	
02-33124	0140	FARMLAND MUTUAL INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-33112	0007	FEDERATED MUTUAL INS. CO.	COMM	FIRE	RATE	NONE	7.90%
02-33113	0007	FEDERATED SVC INS. CO.	COMM	FIRE	RATE	NONE	7.90%
02-33312	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	FIDELITY	RATE	NONE	7.00%
02-33291	0215	FINANCIAL INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
02-33304	0215	FINANCIAL INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	22.90%
02-33062	0000	FINANCIAL PACIFIC INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-33072	0212	FOREMOST INS. CO. GRAND RAPIDS, MICHIGAN	PERS	INLAND MARINE	FORMS	WATERCRAFT (AGENT)	
02-33074	0212	FOREMOST INS. CO. GRAND RAPIDS, MICHIGAN	PERS	INLAND MARINE	FORMS	WATERCRAFT (AGENT)	
02-33301	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
02-33302	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
02-33034	0031	GENERAL STAR NATIONAL INS. CO.	COMM	INLAND MARINE	RATE	ANIMAL MORTALITY	6.40%
02-33002	0553	GLOBE INDEMNITY CO.	COMM	FIDELITY	RATE & FORM	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33241	0111	GOLDEN EAGLE INS. CORP	COMM	OTHER LIABILITY	FORMS	NONE	
02-33303	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
02-33161	0084	GREAT AMERICAN INS. CO.	COMM	SURETY	NEW PROGRAM	MOTOR VEHICLE DEALER BONDS	0.00%
02-33031	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SELECT DRIVERS	
02-33051	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	SELECT DRIVERS	20.10%
02-33253	0150	GREAT WEST CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-33033	0150	GREAT WEST CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	8.10%
02-33056	0303	GUIDEONE MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	NFPSLC	
02-33057	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	NFPSLC	8.10%
02-33121	0958	HAWAIIAN INS. & GUARANTY CO., LIMITED (THE)	PERS	HOMEOWNERS MULTI-PERIL	FORMS	GUARDIAN DWELLING FIRE	0.00%
02-33122	0958	HAWAIIAN INS. & GUARANTY CO., LIMITED (THE)	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
02-33127	0517	INS. CORP OF HANNOVER	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-33052	0169	MIDDLESEX INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-33043	2978	MITSUI MARINE & FIRE INS. CO. OF AMERICA	COMM	BURGLARY & THEFT	NEW PROGRAM	CRIME & FIDELITY	0.00%
02-33261	2978	MITSUI MARINE & FIRE INS. CO. OF AMERICA	COMM	MULTI-PERIL	FORMS	COMM OUTPUT	0.00%
02-33082	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	FIRE	FORMS	NONE	
02-33125	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-33242	0111	NETHERLANDS INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-33251	0111	PEERLESS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	0.00%
02-33061	1218	PENN-AMERICA INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	M&C, OL&T	
02-33058	1218	PENN-AMERICA INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	M&C, OL&T	0.00%
02-33111	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	FIDELITY	RATE & FORM	NONE	0.00%
02-33073	0155	PROGRESSIVE CASUALTY INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	7.62%
02-33091	0155	PROGRESSIVE CASUALTY INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	NONE	4.23%
02-33003	0553	ROYAL INDEMNITY CO.	COMM	FIDELITY	RATE & FORM	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33004	0553	ROYAL INS. CO. OF AMERICA	COMM	FIDELITY	RATE & FORM	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33005	0553	SAFEGUARD INS. CO.	COMM	FIDELITY	RATE & FORM	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33044	0169	SENTRY INS., A MUTUAL CO.	COMM	MULTI-PERIL	FORMS	NONE	8.10%
02-33054	0169	SENTRY INS., A MUTUAL CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-33055	0169	SENTRY SELECT INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	8.10%
02-33201	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	RATE	PROF LIAB-ENROLLED AGENTS	
02-33254	0748	STAR INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	8.10%
02-33211	0176	STATE FARM FIRE & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-33042	0176	STATE FARM GENERAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	RENTAL CONDOMINIUM UNITOWNERS	8.10%
02-33032	0176	STATE FARM GENERAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-33252	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	8.10%
02-33213	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS		
02-33281	1331	STONINGTON INS. CO.	COMM	AIRCRAFT	FORMS	AIRCRAFT HULL & LIABILITY	0.00%
02-33133	0158	TIG INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-CA PHARMACY	
02-33011	0218	TRANSCONTINENTAL INS. CO.	COMM	AUTO LIABILITY	RATE	UMBRELLA/EXCESS-AICPA PERS CATASTROPHE	8.00%
02-33136	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. PRIVATE CHOICE D & O	

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02-33221	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB-PRIVATE CHOICE ENCORE	
02-33171	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	0.00%
02-33172	0200	USAA CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	0.00%
02-33152	0215	VALLEY INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	25.00%
02-33065	0225	WILSHIRE INS. CO.	COMM	AUTO LIABILITY	RATE	MOTOR CARRIER/TRUCKERS	6.90%

76 Total Applications Received

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-32378	09/06/02	American Mercury Ins. Co.	Personal Auto Physical Damage	Both Rate and Form	Solid Gold- Mechanical Breakdown	14.90%
Correct	02-32378	09/06/02	American Mercury Ins. Co.	Commercial Auto Physical Damage	Both Rate and Form	Solid Gold- Mechanical Breakdown	14.90%
Incorrect	02-32071	08/30/02	Coregis Ins. Co.	Commercial Other Liability	Forms	Commercial Automobile	
Correct	02-32071	08/30/02	Coregis Ins. Co.	Commercial Auto Liability and Physical Damage	Forms	Commercial Automobile	
Incorrect	02-32541	09/13/02	Electric Ins. Co.	Commercial Other Liability	Rate	Umbrella/Excess	34.70%
Correct	02-32541	09/13/02	Electric Ins. Co.	Personal Other Liability	Rate	Umbrella/Excess	34.70%
Incorrect	02-31831	08/23/02	Federal Ins. Co.	Commercil Multi-Peril	Forms	Customarq-Self Storage	
Correct	02-31831	08/23/02	Federal Ins. Co.	Commercil Multi-Peril	Rule Change	Customarq-Self Storage	0.00%
Incorrect	02-31832	08/23/02	Great Northern Ins. Co.	Commercil Multi-Peril	Forms	Customarq-Self Storage	
Correct	02-31832	08/23/02	Great Northern Ins. Co.	Commercil Multi-Peril	Rule Change	Customarq-Self Storage	0.00%
Incorrect	02-32373	09/06/02	Markel American Ins. Co.	Commercial Burglary and Theft	Rule Change		0.00%
Correct	02-32373	09/06/02	Markel American Ins. Co.	Commercial Burglary and Theft	Rate		0.00%
Incorrect	02-32374	09/06/02	Markel Ins. Co.	Commercial Burglary and Theft	Rule Change		0.00%
Correct	02-32374	09/06/02	Markel Ins. Co.	Commercial Burglary and Theft	Rate		0.00%
Incorrect	02-31833	08/23/02	Northwestern Pacific Indemnity Co.	Commercil Multi-Peril	Forms	Customarq-Self Storage	
Correct	02-31833	08/23/02	Northwestern Pacific Indemnity Co.	Commercil Multi-Peril	Rule Change	Customarq-Self Storage	0.00%
Incorrect	02-31834	08/23/02	Pacific Indemnity Co.	Commercil Multi-Peril	Forms	Customarq-Self Storage	
Correct	02-31834	08/23/02	Pacific Indemnity Co.	Commercil Multi-Peril	Rule Change	Customarq-Self Storage	0.00%
Incorrect	02-32379	09/06/02	Travelers Indemnity Co. of Connecticut (The)	Commercil Multi-Peril	Forms	BOP Omni II/Master Pac	
Correct	02-32379	09/06/02	Travelers Indemnity Co. of Connecticut (The)	Commercil Multi-Peril	Rule Change	BOP Omni II/Master Pac	0.00%
Incorrect	02-32381	09/06/02	Travelers Indemnity Co. of Illinois (The)	Commercil Multi-Peril	Forms	BOP Omni II/Master Pac	
Correct	02-32381	09/06/02	Travelers Indemnity Co. of Illinois (The)	Commercil Multi-Peril	Rule Change	BOP Omni II/Master Pac	0.00%
Incorrect	02-31835	08/23/02	Vigilant Ins. Co.	Commercil Multi-Peril	Forms	Customarq-Self Storage	
Correct	02-31835	08/23/02	Vigilant Ins. Co.	Commercil Multi-Peril	Rule Change	Customarq-Self Storage	0.00%